

**Information to identify the case:**

Debtor 1	<b>Adam Jared Smith</b>	Social Security number or ITIN	<b>xxx-xx-0458</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Tiffany Anne Smith</b>	Social Security number or ITIN	<b>xxx-xx-3117</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Southern District of Texas</b>		Date case filed for chapter	<b>7 5/6/20</b>
Case number: <b>20-32495</b>			

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Adam Jared Smith	Tiffany Anne Smith
2. All other names used in the last 8 years		
3. Address	9993 Katie Brook Lane Brookshire, TX 77423	9993 Katie Brook Lane Brookshire, TX 77423
4. Debtor's attorney Name and address	Nicholas M Wajda Wajda & Associates, APC 5430 Lyndon B Johnson Fwy, Ste 1200 Dallas, TX 75240	Contact phone 214-396-6008 Email: <a href="mailto:nick@recoverylawgroup.com">nick@recoverylawgroup.com</a>
5. Bankruptcy trustee Name and address	Ronald J Sommers Nathan Sommers Jacobs 2800 Post Oak Blvd 61st Floor Houston, TX 77056	Contact phone 713-892-4801 Email: <a href="mailto:efile@nathansommers.com">efile@nathansommers.com</a>

For more information, see page 2 &gt;

Debtor **Adam Jared Smith** and **Tiffany Anne Smith**Case number **20-32495**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	United States Bankruptcy Court PO Box 61010 Houston, TX 77208	Hours open: 8:00 am – 5:00 pm Monday through Friday  Contact phone (713) 250-5500  Date: 5/7/20
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>June 3, 2020 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Telephone Conference, Call 866-717-2955, passcode 6974465</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 8/3/20</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b>	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court  
Southern District of TexasIn re:  
Adam Jared Smith  
Tiffany Anne Smith  
DebtorsCase No. 20-32495-drj  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0541-4

User: ClaudiaGu  
Form ID: 309APage 1 of 1  
Total Noticed: 19

Date Rcvd: May 07, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 09, 2020.

db/jdb +Adam Jared Smith, Tiffany Anne Smith, 9993 Katie Brook Lane, Brookshire, TX 77423-1510  
 10990182 +Account Resolution Services, Attn: Bankruptcy, Po Box 459079, Sunrise, FL 33345-9079  
 10990185 +Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Sherman Oaks, CA 91411-2546  
 10990188 +Freedom Mortgage Company, 907 Pleasant Valley Ave #3, Mount Laurel, NJ 08054-1210  
 10990189 +Freedom Mortgage Corporation, Attn: Bankruptcy, 907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210  
 10990190 +Harvest Associates I, 821 Crossbridge Dr., Spring, TX 77373-3501  
 10990192 +Houston Police CU, 1600 Memorial, Houston, TX 77007-7789  
 10990193 +Houston Police CU, Attn: Bankruptcy, 1600 Memorial Drive, Houston, TX 77007-7789  
 10990195 +SCS/Specialized Collection Systems, Attn: Bankruptcy, Po Box 441508, Houston, TX 77244-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: nick@recoverylawgroup.com May 07 2020 22:56:04 Nicholas M Wajda,  
 Wajda & Associates, APC, 5430 Lyndon B Johnson Fwy, Ste 1200, Dallas, TX 75240  
 tr +EDI: FRJSOMMERS.COM May 08 2020 02:08:00 Ronald J Sommers, Nathan Sommers Jacobs,  
 2800 Post Oak Blvd, 61st Floor, Houston, TX 77056-6131  
 ust +E-mail/Text: ustpregion07.hu.ecf@usdoj.gov May 07 2020 22:58:12 US Trustee,  
 Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604  
 10990184 +EDI: GMACFS.COM May 08 2020 02:08:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,  
 Bloomington, MN 55438-0901  
 10990183 EDI: GMACFS.COM May 08 2020 02:08:00 Ally Financial, P.O. Box 9001951,  
 Louisville, KY 40290-1951  
 10990186 +E-mail/Text: electronicbkydocs@nelnet.net May 07 2020 22:58:40  
 Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505  
 10990187 EDI: FORD.COM May 08 2020 02:08:00 Ford Motor Credit, National Bankruptcy Service Center,  
 Po Box 62180, Colorado Springs, CO 80962  
 10990191 +E-mail/Text: bfinnall@hillcrestdavidson.com May 07 2020 22:57:45 Hillcrest Davidson & A,  
 Attn: Bankruptcy, 715 N Glenville - Suite 450, Richardson, TX 75081-2898  
 10990194 +E-mail/Text: collections1@primewayfcu.com May 07 2020 22:59:33 Primeway Federal Cu,  
 Po Box 53088, Houston, TX 77052-3088  
 10990196 +EDI: WTRRN BANK.COM May 08 2020 02:08:00 Target, c/o Financial & Retail Svcs,  
 Mailstop BT POB 9475, Minneapolis, MN 55440-9475

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 09, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 7, 2020 at the address(es) listed below:

Nicholas M Wajda on behalf of Joint Debtor Tiffany Anne Smith nick@recoverylawgroup.com,  
 r47098@notify.bestcase.com  
 Nicholas M Wajda on behalf of Debtor Adam Jared Smith nick@recoverylawgroup.com,  
 r47098@notify.bestcase.com  
 Ronald J Sommers efile@nathansommers.com, RS@trustesolutions.com, RS@trustesolutions.net,  
 pbenano@nathansommers.com  
 US Trustee USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 4